

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Francis J. Prudente | Social Security number or ITIN | xxx-xx-5772 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-27041-SLM | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Francis J. Prudente
aka Frank Prudente

5/19/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Francis J. Prudente
Debtor

Case No. 19-27041-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 19, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2022:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Francis J. Prudente, 2 Candlewick Drive, Towaco, NJ 07082-1200 |
| aty | + McManimon, Scotland & Baumann, LLC, 75 Livingston Avenue, 2nd Floor, Roseland, NJ 07068-3701 |
| 518469217 | + Antoinette Prudente, 2 Candlewick Drive, Towaco, NJ 07082-1200 |
| 518467509 | Atlantic Health Systems, Box 21385, New York, NY 10087-1385 |
| 518445042 | + Capital One Bank NA, c/o Lyons Doughty & Veldhuis PC, 136 Gaither Drive, #100, Mount Laurel, NJ 08054-1725 |
| 518445044 | + M&T Bank, Parker McCay P.A., 900 Midlantic Drive, Ste. 300, PO Box 5054, Mount Laurel, NJ 08054-5054 |
| 518445045 | + Mehdi, Syed W., 122 Bloomfield Avenue, Bloomfield, NJ 07003-5949 |
| 518467512 | New Jersey Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112 |
| 518467514 | New York State Dept of Taxation & Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300 |
| 518467515 | Office of the Attorney General, The Capitol, Albany, NY 12224-0341 |
| 518445047 | + United States Attorney General, United States Department of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | May 19 2022 20:31:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | May 19 2022 20:31:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: RMSC.COM | May 20 2022 00:28:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 518445041 | + EDI: GMACFS.COM | May 20 2022 00:28:00 | Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901 |
| 518837709 | Email/PDF: resurgentbknotifications@resurgent.com | May 19 2022 20:45:36 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518467510 | + EDI: CAPITALONE.COM | May 20 2022 00:28:00 | Capital One, Bankruptcy Department, 1680 Capital One Dr., Mc Lean, VA 22102-3407 |
| 518766205 | + EDI: AIS.COM | May 20 2022 00:28:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518793129 | + Email/Text: bankruptcy@cavps.com | May 19 2022 20:32:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 518445043 | EDI: IRS.COM | May 20 2022 00:28:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518467511 | EDI: JPMORGANCHASE | | |

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User: admin

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|-----------|--|----------------------|---|
| | | May 20 2022 00:28:00 | Chase Cardmember Services, Box 15548, Wilmington, DE 19886 |
| 518803591 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | May 19 2022 20:31:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 518837706 | Email/PDF: resurgentbknotifications@resurgent.com | May 19 2022 20:45:32 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518833139 | + Email/Text: bankruptcydpt@mcmcg.com | May 19 2022 20:31:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 518467512 | ^ MEBN | May 19 2022 20:29:45 | New Jersey Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112 |
| 518467513 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | May 19 2022 20:31:00 | New Jersey Division of Taxation, Compliance & Enforce. - Bankruptcy Unit, 50 Barrack Street, 9th Fl., PO Box 245, Trenton, NJ 08695-0267 |
| 518446761 | + EDI: RMSC.COM | May 20 2022 00:28:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518445046 | + Email/Text: usanj.njbankr@usdoj.gov | May 19 2022 20:31:00 | United States Attonrey, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527 |
| 518823180 | + EDI: AIS.COM | May 20 2022 00:28:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518803597 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| aty | ##+ | Hook & Fatovich, LLC, 1044 Route 23 North, Suite 204, Wayne, NJ 07470-6685 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------|---|
| Brian E Caine | on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtntices@parkermccay.com |
| Donald V. Biase | |

District/off: 0312-2

User: admin

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dbiase4236@gmail.com dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com;ecf.alert+Biase@titlexi.com

Donald V. Biase

on behalf of Trustee Donald V. Biase dbiase4236@gmail.com
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com;ecf.alert+Biase@titlexi.com

Jaclynn McDonnell

on behalf of Debtor Francis J. Prudente jmcdonnell@norgaardfirm.com
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

Milica A. Fatovich

on behalf of Trustee Donald V. Biase mfatovich@hookandfatovich.com fyablonsky@hookandfatovich.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6